Personal Finance

For IBM PC/XT/AT and Compatibles
Apple IIe, //c and IIGS
Commodore 64/128

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Expert Software™
Coral Gables, FL 33134

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Introduction

Welcome to Personal Finance, a financial system for household and business, designed to make bookkeeping and information retrieval simple.

Personal Finance will do many things: You can open accounts as you need them. Personal Finance will keep track of checks, loans, charge card purchases, expenses and IRA's. It generates professional reports like a trial balance, profit/loss, expense vs income and assets over liabilities and more.

While all these features may distinguish it from other financial programs, the real joy of using Personal Finance comes from its ease of operation. That's because the heart of Personal Finance is a time honored and commonly used method of accounting called **Double Entry Bookkeeping**. This concept means that all bookkeeping entries are posted to two accounts.

Since all money comes from somewhere and goes somewhere, the Double Entry system makes a lot of sense to accountants. They can show where money comes from, where it goes and how accounts balance. A step-by-step explanation of each function follows. Once you operate the program, you'll find many on-screen prompts and reminders to guide you through the steps.

Loading Instructions

Insert the disk into the drive with the label facing up and oval facing towards the drive's door. Note the oval opening that exposes the disk. This should NEVER be touched or exposed to any elements that are hazardous to a disk's life, such as dirt, dust, soda, grease, magnetic fields, extreme temperatures, tuna salad, etc.

Commodore 64 and 128

This is a 64K, 40 column program so that it operates both on the Commodore 64 and the Commodore 128 in 64 mode. To put your Commodore 128 into 64 mode, hold down the Commodore logo key (bottom, left) when you turn the computer on. If you are in the 128 mode, you can type GO64. The computer is ready when you have a blue screen that says: "64K RAM System. 38911 Basic Bytes Free." and the cursor is blinking. Type **LOAD"*",8,1** and press the RETURN key. The opening screen and then the Main Menu will appear.

Apple //e, //c and // GS

Put the disk in the drive and turn on the computer. The program will automatically load. The first thing you'll notice is the opening screen and then a menu across the top of the screen. Menu options can be selected either by a mouse or with keyboard controls. The Appendix also contains a complete listing of all the commands.

If you don't have a mouse, you can move the pointer across the menu bar and around the screen using the cursor keys with the Apple keys: First, hold

down the Open Apple key, press the Closed Apple key and release it. A beep will be emitted from the computer. (Don't let go of the Open Apple Key.) You must get a beep to indicate it went into the mouse emulation mode. Press down the Closed Apple key again and the menu under the pointer will be pulled down. (Still holding the Open Apple key down?) You can move up and down the menu using the up and down cursor keys. (Holding down both Open and Closed Apple keys.) To select a menu option, move the pointer over the option (using the cursor keys) until it inverses and then release the Closed Apple key or both Apple keys. You can move from menu to menu using the left and right cursor keys. (Holding down both Open and Closed Apple keys.) If you want to set the pathname (Open Apple S), make sure that the name of the data disk (when formatting) matches the pathname of Personal Finance.

IBM PC/XT/AT and Compatibles

Load DOS and at the A> prompt type **EXPERT** and press RETURN. When the program loads the Main Menu will appear. To choose a section, simply enter the corresponding number and press the RETURN key. If you have a hard disk, you can set up a directory for Personal Finance called PERFIN by typing the following:

1. Enter at the C> **CD**
2. Then create a directory by typing **MD\PERFIN**
3. Copy all the files from Drive A to that subdirectory.
   Type: **COPY A:*.* C:\PERFIN**
4. Load Personal Finance by typing **EXPERT**. (If you are not in the PERFIN subdirectory type: CD\PERFIN and then EXPERT. When the Main Menu is displayed you are ready to put Personal Finance to work. If you have two drives (or a hard drive) you can change the data drive (and data path) by selecting Option 9 from the Main Menu to configure the drive. Follow the prompts on screen to make these changes. When finished, select option 3 from the 'Configure' menu to save the settings.

The Main Menu

The best way to familiarize yourself with Personal Finance is to go through the program once with these instructions. A number of examples are included. Let's go through the menu step by step. We will do it out of order, starting with **Prepare A Diskette**, but you'll see why.

Prepare A Diskette

Before you start using Personal Finance, **Prepare A Diskette**, will open up some sample account names to get you started. If you have an Apple, press the Open Apple and P keys to prepare the diskette. As you can see, there is a warning that any information on the DATA diskette will be erased.
If you have:
IBM with two disk drives: LEAVE the MASTER disk in Drive A and insert a formatted DATA disk into the second drive.
IBM with hard disk: The accounts are entered into the directory PERFIN that you copied Personal Finance onto. You can continue by pressing Y for

"yes" and sample accounts will be entered into your directory. Note: Make sure you have configured your data drive using option 9. (See above).

Apple: REMOVE the MASTER and insert a ProDOS formatted DATA disk.

Commodore: Remove the MASTER and insert a blank disk. Enter a two digit number as an id, and a name, up to 8 letters. (No spaces or commas.)

You can use these newly created sample accounts later, change their names or delete them if you like. Press ENTER to go back to the MAIN MENU.

List Account Directory

The account directory is a list of accounts that you have opened. If you are at the Main Menu and press the 1 (Apple: Open Apple L) key, you'll see the sample accounts listed. Actually, the program will first ask if you'd like to print out the directory. If so, answer with a Y (Apple: Open Apple P). If you'd just like to see it on screen, press the N key (Apple: Open Apple S).

New accounts are opened automatically, using **Make Entries**. But before we go on, a discussion of TYPES of accounts is important.

Account Types

Deposit (D) This category includes anything that is considered an ASSET. Checking accounts, savings, term deposits, retirement savings plans, furniture, real estate, cars and machinery would all be in this category.

Loan (L) This includes anything that could be considered a LIABILITY. Loans, mortgages or credit card accounts should be entered into the category.

Expense (E) This category is for daily costs of living or doing business. Car repairs, childcare, food, entertainment, utilities, telephone and clothing all fall into this category. Also remember to include interest paid on loans.

Income (I) This category is for any revenue coming into the home or business including salaries, earned interest, royalties or rental income.

Equity (C on Apple; **T** on IBM; **Q** on Commodore) This account category allows you to set up your accounting system by providing a place for your existing assets and liabilities and your income and expenses to date.

Making Entries

This is where you enter new information into existing accounts or open new accounts. Select **Make Entries** . (Apple: Open Apple E)

A number of examples follow which cover most types of entries. Try each one to understand the distinctions. If you want to return to the Main Menu, press the Esc key (C64/128 users: press the <- key). This is handy if you decide to bail out of an entry, but it's not active when the cursor is on the

'amount' line. If you forget the exact name of an account that you are making an entry into, press F1 key (Apple: Open Apple L; C64/128 press the up arrow) and the directory will appear. Then the program will return you to the point you left off in your entry. Entering the EXACT name of an existing account is important. If you want to make a deposit in your CHECKING account and you type CHECKENG, the computer will think that's a different account and try to open it for you.

Let's enter a sample. This will be a paycheck that is deposited into your checking account. Follow the prompts on screen:

Enter the Date of Entry
Use six characters beginning with the month. So February 25, 1988 would be entered as 022588. Press the ENTER key.

Enter Memos
You can use up to 15 characters (Apple and C64/128 up to 12 characters), to indicate the nature of the transaction. In this case you can put the pay period the check covers. Type 2/17 to 2/24. Press Enter. If you do not want to enter anything in MEMO, just press the ENTER key.

Enter Amount
Enter 1000. The program accepts two decimal points, but no commas. To enter a negative number, use the minus sign. A positive number doesn't need a sign.

Making A Double Entry
Now you are prepared to make a **Double Entry** into the account. Remember, all money comes from somewhere and goes somewhere. In this case, you are putting a paycheck into your checking account. If you post it in both your CHECKING and PAY (C64/128 PAY-INCOME) accounts, the program will record that you have earned $1,000 in PAY income and that you have $1,000 in your CHECKING account.

Account #1> Type in the name of the account you are posting your paycheck to, in this case, CHECKING. Press Enter.

Account #2> Type in the name of the second account you are posting to, in this case PAY (Commodore Users: Type PAY-INCOME).

Now the program writes that information to the data disk (which you inserted at the beginning of this section). You've completed your first entry. The key to making entries into Personal Finance is knowing whether your entry into the FIRST account is a positive number or a negative number. That's why the instructions are displayed at the top of the screen.

Just concern yourself with the first account, the program will figure out whether the second account should be a plus or minus.

In this entry, the deposit into CHECKING will "INCREASE a Deposit Account" and should be entered as a positive number. What if you posted

it to your PAY account first and CHECKING second? You'd get the same results because a positive number will "INCREASE an Income Account" too. Here is your guide to entries:

ENTER A POSITIVE AMOUNT TO:
- **Increase a DEPOSIT account**
- **Increase a LOAN account**
- **Increase an INCOME account**
- **Decrease an EXPENSE account**

ENTER A NEGATIVE NUMBER TO:
- **Increase an EXPENSE account**
- **Decrease a LOAN account**
- **Decrease an INCOME account**
- **Decrease a DEPOSIT account**

Check Number Feature (IBM only). If you deduct money from an account that starts with "CHECK" the program will allow you to enter a check number. It's optional, so just press Enter if you don't want to use numbers.

Tax Deductible Feature (IBM only). This feature is going to help you prepare your taxes. While you have many expenses, only some are tax deductible. Personal Finance lets you flag deductible expenses. At tax time, you can print out expense statements and total those which are deductible.

Opening A New Account

Example: You buy furniture for $8,000 with a bank loan.

Enter Amount:	8000
Account #1>	FURNITURE
Account #2>	FURNLOAN

Explanation: If you just tried this entry, you'll find that no account named FURNITURE or FURNLOAN exists so you'll see how the program opens them up for you.

First, the computer doesn't find FURNITURE and asks you if you want to open a account by that name. Press Y and you'll be asked to categorize the FURNITURE account. You should classify FURNITURE as a DEPOSIT account because it's an ASSET. Press the D key for Deposit account. Since buying furniture will increase the deposit account called FURNITURE, we posted the entry as a POSITIVE amount. Next the program informs us that the account FURNLOAN doesn't exist. FURNLOAN is, obviously, a LOAN. Press the L key for Loan account. Once the accounts are opened, the entry is made and you can continue to the next entry.

The Equity Account

Many people begin using Personal Finance by simply entering account information as if no accounts had prior balances or by opening an account

with a single entry. This is not a problem because you don't have to use the Double Entry system to store your account information. However the Trial Balance in the financial reports section will not balance so an additional account type called Equity is included to help you open your books and close them at the end of a year. Let's use a typical example to open your books.

Your checking account contains $2,520.80 when you open your books.

Amount:	2520.80
Account #1:	Checking
Account #2:	Equity

Or you have already paid $2,400 in rent this year and you want to show the expense when you open the books.

Amount:	-2400
Account #1:	Rent
Account #2:	Equity

The Equity account reflects the difference between the Deposit accounts, your income and minus your expenses and loans. Note that you can't open more equity accounts. Only one is needed for bookkeeping purposes.

View Account Entries

Now that you have information in accounts, you can access each account to see what transactions have occurred and examine your balances by selecting **View/Read Account Entries** (Apple: Open Apple R) from the menu.

Let's look at the CHECKING account. BE SURE YOUR DATA DISK IS INSERTED. Enter the name of the account exactly the way it is stored: CHECKING. The program will find the account on the disk and give you options for viewing the entries in the checking account.

Otherwise, you can view all the entries (type A on IBM /Apple or ALL on C64/128) or the last 6 entries by typing 6. In this case we want to view ALL. You can direct this information to your printer or screen.

Edit Account Name And/Or Account Type

This is a maintenance section for existing accounts. Change account names or account types and delete accounts by selecting **Edit/Delete An Account Name/Type** from the menu. (Apple: Open Apple N, then press Open Apple C to save the change.) (C64/128: Select Option 4 from Main Menu.)

For example, you will probably want to change the CHARGECARD account name to a specific credit card. Simply enter the old name and follow the prompts to enter the new name. You will also be asked what type the new account is. In this case it will remain a LOAN account.

Delete Account

IBM Users: Choose Option 4 Edit Or Delete Account Name or Type. You can delete an entire account by entering an asterisk instead of the new name. This deletes it from all listings and reports including the directory. When you delete an entire account, you have to delete the DOUBLE entries that you made to other accounts, using the next section. Apple users select Open Apple D to delete an account. Commodore Users: Choose Delete Account from Main Menu (Option 6) and enter account name that needs to be deleted. **Use this feature with caution!** Before deleting an account, read through the next section. If you post an entry to one account and realize it should have been in another account, changing the account name does **not move** the entry.

Edit Or Delete An Entry

Use this to correct or delete an entry. Select **Edit/Delete An Entry** on the Main Menu. The program lists the entries and entry number in the account.

C64/128 Users: Enter item number or U if item number unknown). Select the entry you want to delete and press Enter. You'll be asked to confirm your selection. Press Y if this is the entry you want to alter.

IBM Users: You'll be asked if you wish to "Delete Item (Y/N)." If you don't want to delete, you can change the date, particulars and amount. The entry will be updated on disk. C64/128 Users: Enter asterisk at the date if you want to delete an entry.

Apple Users: Press Open Apple C and enter the account name. Accept the name by pressing Open Apple E. You'll be prompted for the number of the entry. Then press Open Apple O for okay to change the entry. If you want to delete an item, type an asterisk when prompted for a date. You'll be asked if you wish to "Delete the Item (Y/N)?" If you don't want to delete, you can change date, particulars and amount. The entry is updated on disk.

If you delete or change an entry in one account, change the entry in the second posted account. You have to be careful when deleting an entire account. The best approach is to look at the account you're deleting. Note all the entries and where they are posted. Use this section to delete those entries from the other accounts. Then go back to Delete Account and delete the whole account.

Prepare Financial Reports

Personal Finance provides four types of financial reports. These are the key reports needed for your financial condition at any given moment.
First, make sure the DATA diskette is in the data drive. If you have a single drive system, take out the Master diskette and put in the DATA diskette in the drive. If you have a hard drive, this is all automatic.

Enter the date as a six digit number. (The date is only for reference and doesn't affect what period of time the reports are compiled for.) Press Y to print or N to display on screen. (Apple: Open Apple S or P) You can see from the menu that you have a choice of these reports:

Trial Balance

This lists each account which has a balance, its type, and its balance. The Trial Balance should be referred to regularly to check if your accounting procedure has been correct. If the two sides are not equal, you need to trace the discrepancy and correct your accounting error. (Apple: Open Apple T).

Expense Accounts

The reports provides you with a list of every expense by account and provides a total. Your Expense Accounts report will be helpful in keeping track of where your income is being spent. These reports can be generated in order to reimburse your business expenses, to help prepare your taxes or to work out spending budgets. (Apple: Open Apple X)

Assets And Liabilities

Your assets are accounts classified as deposit accounts including your house, car and other possessions. Your liabilities are all outstanding loans such as mortgages and charge cards. The difference between the two reflects your Net Worth. At any time, you can see your financial position by running an Assets & Liabilities report. You will know instantly whether the worth of your assets, deposits, and possessions exceeds your debts if the number is positive. (Apple: Open Apple W).

Income And Expense

This report lists all sources of income and gives you a total. Then, it lists all expense accounts and totals. Finally, it gives you an Income over Expenses balance, which - hopefully - is a positive number. Whenever you generate an Income & Expense report, you know whether your income is exceeding your costs. This report is going to help you determine how much you need to earn to maintain a certain standard of living and if you need to cut back on expenses. (Apple: Open Apple I)

Prepare All Reports

Note that you can compile all four reports by choosing Print All Reports on the menu. (Apple: Open Apple P)

IBM Users: This will display each one or they can be printed by changing the printer status to 'ON.' If you want printed copies, just change the printer status to 'ON' before you ask for a report.

To exit the Reports Section, press the escape key. (C64/128 Users: Press <- and Enter) The program will prompt you to be sure the master disk is on the main drive (not necessary if it's on IBM hard disk).

Forward Balances To New Disk

From time to time, you will want to forward all account balances to a new disk. This is done when you fill up a data disk or at the end of a quarter or year. Before forwarding balances print out all your financial reports.

IBM (Two Drive System)

1. Format a new disk that will store the forwarded balances.

2. Make a back up copy of the data disk you are forwarding.

3. From the Main Menu, select Forward Balances To A New Disk, press a key to continue and enter the date.

4. Enter the letter of the drive that you want the balances to be forwarded to. For example, you could put the new disk in Drive B. Press B and Enter.

5. The next prompt is 'Enter Path Name.' If you use sub directories to organize files then you can designate one here. The procedure is explained in the hard disk section because this is a more common practice when using hard disks. If you don't need a path name, then press Enter to continue.

6. The balances of each account are read into the computer's memory for transfer. When you see the message 'Forward Data To Drive B' insert the newly formatted disk into Drive B and press C to continue. Balances are transferred to the new disk. When the transfer is done, press any key to return to the main menu. If you examine the accounts on the new disk, you'll find the individual entries have been eliminated and only the balance of each account is present.

Hard Disk System (IBM Only)

Because there is more storage available on hard disk, there is probably less reason to forward your balances to create more space for entries. If you forward the balances, you'll probably want to send them to another subdirectory. Therefore you will have to change the path name assignments. Simply follow the prompts on screen. **Remember: If you don't change the path name assignments here, the program will continue to write information to the old directory which you don't want to do.**

Commodore Users:

Follow steps 2 and 3 above (IBM Two Drive Systems). Then you'll be prompted to insert the current data disk and the new data disk. Be sure to put a write protect tab on the current data disk (and have a backup copy) in case you put the disk in at the wrong time.

Apple Users:

Press the Open Apple F keys. The program will ask you to verify that you want to forward all balances to a new disk. Enter Y for yes. Leave the old disk in the drive and press any key. When the next prompt appears, insert

a new ProDOS formatted disk and press C to continue. You'll be reminded that any data on this new disk will be erased if you continue. You can press the Esc key if you have changed your mind. The new disk will contain only account balances so you'll have plenty of room for new entries.
Of course the original data disk has all the entries intact and should be put away for safekeeping in case you need to refer to it later.

Closing Out A Period

At the end of the year or accounting period you may want to forward your balances so you don't have to re-enter each account and its balance. At the same time you may want to "close" your income and expense accounts by making the balances zero in those accounts.

Companies bring the balances of income and expense accounts to zero at the end of each year, so they are able to measure the income versus expenses during a specific accounting period. Those figures can be compared with an earlier period or used to project a future period of the same duration.

Measuring the difference between income and expense in a given period of time tells you how much profit you have made during that period. An "Income Vs. Expense" report can be generated in the reports section. This is useful information for preparing your tax returns as well.

Only income and expense accounts should be brought to zero. The balances of assets, liabilities and equity accounts are carried forward to the next year.

First, print out a current copy of all the financial reports. You will need to refer to the following instructions for Preparing Financial Reports. These reports will provide the account balances you need to accurately post the closing entries. You should also keep these printed reports as a record of your year end financial status.

Next, forward all balances as explained in the previous section, then using the Make Entries section, (Apple: Open Apple E) close your Expense accounts by posting the balance of each account as a positive number. Post your expense account first and then the Equity account second. Do this for each Expense account. Then close all the income accounts by posting the balances of each as a negative number.

When you have finished closing all the Income and Expense accounts, run another statement of Income and Expense to be sure that all balances are zero. Now you are ready for a new year. You should put away your original data disk for safekeeping, because it contains all of last year's entries in case you need to refer to them.

Appendix

Maximum Number of Accounts per Disk:
Apple: 49 Accounts IBM: 100 Accounts C64/128: 65 Accounts

Summary of Control Commands for Apple Users

Entries:

E Make Entries
N Change Name
D Delete Account
R Read/View Entries
C Change Entries
F Forward Balance

File:

L List Accounts
S Set Prodos Pathname
P Prepare Disk
Q Quit Program

Reports:

T Trial Balance
I Income/Expenses
A Print All Reports
X Expenses
W Assets/Liabilities

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You can obtain a replacement disk of the program by returning the defective copy, with your proof of purchase to Expert Software, Attention: Customer Service, P.O. Box. 143376, Coral Gables, FL 33134.

Product Support

All of Expert Software's products are thoroughly tested and come with a comprehensive User Guide. However, if you have a problem using the product, we recommend you doing the following:

1. Review the User Guide - it answers most questions and problems. Also, check your computer system to make certain the program works with the operation system, interfaces, peripherals, and overall configuration.

2. If you still have a problem, contact Expert Software at the address above (be sure to include your telephone number for a faster response). Describe the problem as detailed as possible including error messages, and the sequence of steps leading up to the problem. Also, describe your hardware - including manufacturer, type and number of drives, printer, expansion boards, etc.

3.5" Disks

Your program is now available in 3.5" format. To receive your disks return the original system disk, a check or money order for $9.50 to Expert Software, P.O. Box. 143376, Coral Gables, FL 33134.

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